

### **Amendments To Claims:**

This listing of claims will replace all prior versions and listings of claims in the application.

### **Listing of Claims:**

1. (~~Currently Amended~~) ~~A computer program product comprising a tangible computer usable medium having computer executable instructions recorded thereon that, when executed by a computer, cause the computer to perform operations~~ non-transitory computer-readable medium having stored thereon a plurality of instructions for processing applications, the plurality of instructions, when executed by a processor, are configured to cause the processor to perform operations comprising:

~~receiving a submitted reviewing, by the processor, an incomplete first account application of a customer, including a plurality of fields associated with personal identification and financial information, wherein the personal identification and financial information does not include a pre-stored user ID or logon identifier;~~

~~determining, by the processor and based on the reviewing, that the customer is an existing account holder of an existing account;~~

~~transferring, by the processor, information entered by the customer in the fields of the first account application to corresponding fields in a second account application, in response to an automatic determination, and based on the reviewing and the determining that the customer is an existing account holder of an existing account, wherein the transferring of the information from the first account application to the second account application is performed by an automated process;~~

~~automatically determining, based on an identification of an existing account of the customer in the fields of the first account application, that the customer is an existing account holder;~~

~~transmitting, by the processor, [[a]] the second account application to the customer, based on determining that the customer is an existing account holder, wherein the second account application including a fewer number of the fields for entering the personal identification and financial information than the first account application which was previously presented to the customer, wherein the first application and the second application are applications for identical products or services;~~

~~wherein information entered by the customer in the fields of the first account application prior to the automatically determining is transferred to corresponding fields in the second account~~

~~application prior to the transmitting, wherein the transferring is performed by an automated process without requiring input by the customer;~~

~~receiving, by the processor,~~ a submitted second account application from the customer; and

~~approving or denying, by the processor,~~ the submitted second account application based on the information ~~on the~~ submitted with the second account application and retrieved stored information associated with the customer.

2. (Currently Amended) The ~~computer-program-product~~ medium of claim 1, wherein the plurality of fields in the first account application comprise at least one of:

a customer name field, a customer address field, a field for entering at least a portion of a government identification ~~number~~ code of the customer, a field for entering financial account information of the customer, a field for entering employment information of the customer, or a field for entering an annual income of the customer.

3. (Currently Amended) The ~~computer-program-product~~ medium of claim 2, wherein the automatically determining comprises:

receiving information for an existing account in the field for entering financial account information in the first account application; and

validating the information for the existing account; ~~and~~

~~transmitting the second account application after the validating.~~

4. (Currently Amended) The ~~computer-program-product~~ medium of claim 1, wherein the second account application comprises at least one of:

a customer name field, a field for entering at least a portion of a government identification number of the customer, a field for entering an account number of an existing account of the customer, or a field for entering a confirmation number associated with the existing account.

5. (Currently Amended) The ~~computer-program-product~~ medium of claim 4, wherein the existing account comprises an existing transaction account and the confirmation ~~number~~ code associated with the existing account comprises a transaction card identification (CD) code number.

6. (Currently Amended) The ~~computer-program-product~~ medium of claim 1, wherein the second first account application comprises ~~at least one~~ a field that is not in the first second account application.

7. (Currently Amended) The ~~computer-program-product~~ medium of claim 1, wherein the second account application comprises at least one of the plurality of fields of the first account application.

8. (Currently Amended) The ~~computer-program-product~~ medium of claim 7, wherein the first account application and the second account application comprise a customer name field.

Claim 9 (Cancelled).

10. (Currently Amended) The ~~computer-program-product~~ medium of claim 1, further comprising:

receiving information from the customer for each of the fields of the second account application;

validating the information received from the customer against data stored for an existing account of the customer;

retrieving information required for the first account application from data stored for the existing account; and

processing the second account application based on the retrieved information.

11. (Currently Amended) The ~~computer-program-product~~ medium of claim 10, wherein the approving or denying the submitted second account application is based on the processing.

12. (Currently Amended) The ~~computer-program-product~~ medium of claim 10, further comprising:

transmitting the retrieved information to the customer for confirmation.

13. (Currently Amended) The ~~computer-program-product~~ medium of claim 12, further comprising:

receiving, from the customer, one of a confirmation and a correction for the retrieved information.

14. (Currently Amended) The ~~computer-program-product~~ medium of claim 1, wherein the first account application comprises a selectable indication that the customer has is the holder of an existing account with the financial institution.

15. (Currently Amended) The ~~computer-program-product~~ medium of claim 14, further comprising:

receiving a selection of the selectable indicator from the customer.

16. (Currently Amended) The ~~computer-program-product~~ medium of claim 14, wherein the selectable indication comprises at least one of a checkbox and a hyperlink.

Claim 17 (Cancelled).

18. (Currently Amended) The ~~computer-program-product~~ medium of claim 2, wherein the government identification-number code comprises a social security number of the customer.

Claim 19 (Cancelled).

20. (Currently Amended) A method, comprising:

~~receiving, at a processing device, a submitted account application of a customer, a first account application including a plurality of fields associated with personal identification and financial information, a first account application further including a selectable indicator for selection when the customer has an existing account with a financial institution;~~

~~automatically determining, by the processing device, that there is an indication that the customer is an existing account holder based on a selection of the selectable indicator associated with the first account application;~~

~~transmitting, from the processing device, a second account application to the customer, based on determining that there is an indication that the customer is an existing account holder, the~~

~~second account application including a fewer number of the fields for entering the personal identification and financial information than the first account application;~~

~~wherein information entered by the customer in the fields of the first account application prior to the automatically determining is transferred to corresponding fields in the second account application prior to the transmitting, wherein the transferring is performed by an automated process without requiring input by the customer;~~

~~receiving, at the processing device, a submitted second account application from the customer; and~~

~~approving or denying, by the processing device, the submitted second account application based on the information on the submitted second account application and retrieved stored information associated with the existing customer.~~

reviewing, by a computer-based system for processing applications, an incomplete first account application of a customer, including a plurality of fields associated with personal identification and financial information, wherein the personal identification and financial information does not include a pre-stored user ID or login identifier;

determining, by the computer-based system and based on the reviewing, that the customer is an existing account holder of an existing account;

transferring, by the computer-based system, information entered by the customer in the fields of the first account application to corresponding fields in a second account application, in response to an automatic determination, and based on the reviewing and the determining that the customer is an existing account holder of an existing account, wherein the transferring of the information from the first account application to the second account application is performed by an automated process;

transmitting, by the computer-based system, the second account application to the customer, wherein the second account application including a fewer number of the fields for entering the personal identification and financial information than the first account application which was previously presented to the customer, wherein the first application and the second application are applications for identical products or services;

receiving, by the computer-based system, a submitted second account application from the customer; and

approving or denying, by the computer-based system, the submitted second account application based on the information submitted with the second account application and retrieved stored information associated with the customer.

21. (Currently Amended) The method of claim 20, further comprising:

receiving, by the computer based system, information from the customer for each of the fields of the second account application, the information including an identification of the existing account;

validating, by the computer based system, the information received from the customer against data stored for the existing account;

retrieving, by the computer based system, additional information required for the first account application from data stored for the existing account; and

processing, by the computer based system, the second account application based on the retrieved additional information.

22. (Currently Amended) The method of claim 20, further comprising:

receiving, by the computer based system, information from the customer in the first account application; and

transferring, by the computer based system, the information from the first account application to the second account application for at least one field that is provided in both the first account application and the second account application.

Claims 23– 26 (Cancelled).

27. (New ) A computer based system, comprising:

a computer network communicating with a memory;

the memory communicating with a processor; and

the processor, when executing a computer program for processing applications, is

configured to:

review an incomplete first account application of a customer, including a plurality of fields associated with personal identification and financial information, wherein the personal identification and financial information does not include a pre-stored user ID or logon identifier;

determine, based on the reviewing, that the customer is an existing account holder of an existing account;

transfer information entered by the customer in the fields of the first account application to corresponding fields in a second account application, in response to an automatic determination, and based on the reviewing and the determining that the customer is an existing account holder of an existing account, wherein the transferring of the information from the first account application to the second account application is performed by an automated process;

transmit the second account application to the customer, wherein the second account application including a fewer number of the fields for entering the personal identification and financial information than the first account application which was previously presented to the customer, wherein the first application and the second application are applications for identical products or services;

receive a submitted second account application from the customer; and

approve or deny the submitted second account application based on the information submitted with the second account application and retrieved stored information associated with the customer.

28. (New) The system of claim 27, wherein the processor, when executing a computer program for processing applications, is further configured to:

receive information from the customer for each of the fields of the second account application, the information including an identification of the existing account;

validate the information received from the customer against data stored for the existing account;

retrieve additional information required for the first account application from data stored for the existing account; and

process the second account application based on the retrieved additional information.

29. (New) The system of claim 27, wherein the processor, when executing a computer program for processing applications, is further configured to:

receive information from the customer in the first account application; and

transfer the information from the first account application to the second account application for at least one field that is provided in both the first account application and the second account application.